

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIAFILED
8/9/24 3:53 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:) Case No.: 23-21124 GLT
))
Charles R. Chadwick and Carin E. Chadwick,) Chapter 7
))
 Debtors.) Related to Document Nos.: 32 &
))
))
Trustee Charles O. Zebley, Jr.,) Document No.: _____
))
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Movant,))
))
))
vs.))
))
Charles R. Chadwick and Carin E. Chadwick,))
))
))
Respondents.))

ORDER

AND NOW, upon consideration of the Trustee's motion to approve the settlement of the estate's claim to Debtors' unexempt assets, the Court hereby orders, adjudges, and decrees as follows:

1. Trustee may accept \$8,000 from Debtors Charles R. Chadwick and Carin E. Chadwick to redeem their unexempt equity in their residence known as 3519 Ivy Drive, Murrysville, Westmoreland County, Pennsylvania (the "premises") and their 2014 GMC Savana (the "vehicle").
2. Debtors may not exempt any amount that they pay to the Trustee.
3. Debtors will have until April 30, 2025, to pay the Trustee the \$8,000 settlement amount. Should Debtors fail to pay \$8,000 by April 30, 2025, Trustee may retain all amounts paid and proceed with the marketing and sale of Debtors' assets until he nets \$22,060 for distribution to Debtors' creditors. The \$22,060 owed in the event of a default comprises both the unexempt equity in the premises (\$13,500) and in the vehicle (\$8,510) as set forth in the Trustee's motion. In addition to owing \$22,060, the Debtors will first bear the Trustee's approved attorneys fees and expenses.
4. Upon payment in full of the settlement amount, the Trustee will abandon the estate's interest in the premises and the vehicle.

Order Prepared By Charles O. Zebley, Jr.

BY THE COURT,

Dated: 8/9/24
United States Bankruptcy Judge J.

In re:
Charles R. Chadwick
Carin E. Chadwick
Debtors

Case No. 23-21124-GLT
Chapter 7

District/off: 0315-2
Date Rcvd: Aug 09, 2024

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2024:

Recip ID **Recipient Name and Address**
db/jdb + Charles R. Chadwick, Carin E. Chadwick, 3519 Ivy Drive, Murrysville, PA 15668-1639

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2024 at the address(es) listed below:

Name	Email Address
Charles O. Zebley, Jr.	COZ@Zeblaw.com PA67@ecfcbis.com;Lyndie@Zeblaw.com
Charles O. Zebley, Jr.	on behalf of Trustee Charles O. Zebley Jr. COZ@Zeblaw.com, PA67@ecfcbis.com;Lyndie@Zeblaw.com
David J. Romito	on behalf of Joint Debtor Carin E. Chadwick romitoesq@verizon.net romitoesq@comcast.net
David J. Romito	on behalf of Debtor Charles R. Chadwick romitoesq@verizon.net romitoesq@comcast.net
Denise Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmllawgroup.com
Jeffrey Hunt	

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on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

TOTAL: 8